

AMENDMENTS TO THE SPECIFICATION:

Please replace paragraph [0010] with the following amended paragraph:

[0010] Figure 1 is a side cross sectional view of a coated article according to an example embodiment of this invention. The coated article includes at least substrate S (e.g., clear, green, bronze, grey, blue, or blue-green glass substrate from about 1.0 to 12.0 mm thick), a dual layer undercoat including layer 1 of or including tin oxide (e.g., SnO_2) and layer 2 of or including silicon nitride, infrared (IR) reflecting layer 3 of or including NiCr, Nb, NbZr, NbZrN_x, or any other suitable material, and dielectric layer 4 which may be comprised of silicon nitride (e.g., Si_3N_4), tin oxide, or some other suitable dielectric such as a metal oxide and/or nitride. In certain example embodiments, the coated article has no IR reflecting layer comprising significant amount(s) of Ag or Au. Optionally, a protective overcoat of or including a material such as zirconium oxide (not shown) may be provided over layers 1-4 in certain example embodiments of this invention. Example protective overcoats comprising silicon nitride, zirconium oxide and/or chromium oxide which may be optionally be used in certain example embodiments of this invention are described in U.S. Patent Application Serial No. 10/406,003, filed April 3, 2003, the disclosure of which is hereby incorporated herein by reference.